

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN

In re: **Ronnie F. Neal**

Debtor.

Case No. **19-31889**  
Judge: **Joel D. Applebaum**

**DEBTOR'S CHAPTER 13 CONFIRMATION HEARING CERTIFICATE**  
[To be completed fully]

At the next confirmation hearing in this case, the debtor intends to: [Check ONE of the following]

1.  Request confirmation of the debtor's plan, because all timely objections of creditors and the trustee have been resolved. I have emailed to the trustee a proposed order confirming the plan, as required in paragraph 2 of the Chapter 13 Case Management Order.

2.  Request confirmation of the debtor's plan, even though all timely objections have not been resolved. I have emailed to the trustee a proposed order confirming the plan, as required in paragraph 2 of the Chapter 13 Case Management Order. The parties are at an impasse in attempting to resolve these objections despite all reasonable efforts. The following are: (a) the parties whose timely objections have not been resolved; (b) their unresolved objections; and (c) the legal and factual issues that must be resolved by the Court in connection with confirmation:

Trustee Objections: **None 341 Meeting 10-1-19**

Issues: **9/23/19 client at office with new acct info, said he gave me wrong acct info for ACH..-did new ACH**

**Affidavit Re: Income Taxes Filed by Debtor Ronnie F Neal. (Hicks, John)**

Creditor # 1: **Specialized Loan Servicing**

Objections: **The Amended Chapter 13 Plan lists Creditor to be stripped or avoided and treated as an unsecured claim -Creditor asserts that the value of the property is understated Creditor requests an appraisal be obtained to verify the value of the property.**

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Issues:

Creditor # 2:

Objections:

Issues:

3.  Request an adjournment of the confirmation hearing to December 17, 2019, due to the following good cause: \*Adjourned 341 Meeting of Creditors, Improve payments, obtain appraisal/resolve lien strip objections, obtain mortgage loan modification

4.  Dismiss the case. [The Court will construe this as a motion by the debtor to dismiss the case under Fed.R.Bankr.P. 1017(f)(2), and the Court will enter an order of dismissal and the case will be removed from the

docket, unless the case was previously converted from Chapter 7, 11, or 12 to Chapter 13. In that event, a separate motion to dismiss must be filed within 10 days.]

5.  Convert the case to chapter 7. [The debtor must promptly file a separate notice of conversion under Fed.R.Bankr.P. 1017(f)(3), and pay the filing fee for such notice. Such notice of conversion will cause the case to be converted without the entry of an order of conversion.]

10/1/19

**/s/ John L. Hicks**  
**John L. Hicks P44667**  
Debtor's Attorney